ALAMITOS CREEK FLOOD CONTROL PLANNING STUDY

Information Booklet

Santa Clara Valley Water District

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INFORMATION BOOKLET

ALAMITOS CREEK

FLOOD CONTROL PLANNING STUDY

The Alamitos Creek system is located along the southwest border of Santa Clara County. The basin drains an area of about 38 square miles.

Since 1941 there have been four major storms that have caused flooding in the Almaden Valley, the most recent of these being in April 1958. The flooding from these storms has caused relatively little damage because, until recently, the land use was primarily agricultural. Since that time, however, considerable development has taken place on the Alamitos Creek floodplain, subjecting many homes, Almaden Expressway at Redmond Avenue, and Leland High School to periodic flooding.

As a result of this past history of flooding and the potential for even more serious flooding, the District developed a plan for flood control protection. This plan was completed in June of 1973. An Environmental Impact Report was filed. The EIR received considerable criticism from the community and a petition containing some 300 signatures was submitted to the District. The petition objected to the removal of several trees adjacent to the Redmond Avenue reach of the Creek, which would be necessary for the construction of the proposed channel improvements.

As a result of the above reaction to the District's proposed plan, it was decided to more closely define the limits of flooding in the vicinity of Fleetwood, Redmond, and Wallace Drives.

After analyzing the flooding limits, the District has developed a few alternative solutions for handling the potential flooding hazard along Alamitos Creek. The proposed alternatives will provide flood protection for adjacent

properties from the one percent flood (the flood that has a one percent chance of being equaled or exceeded in any one year). The one percent flood is the standard used in the National Flood Insurance Act for determining those properties that will require flood insurance. Sketches of the proposed alternatives follow with a listing of the advantages and disadvantages of each.

At the end of this booklet is a short summary of the National Flood Insurance Program.

DIVERSION CHANNEL

looking downstream near Fleetwood Drive

ALAMITOS CREEK

ALAMITOS CREEK

Diversion channel constructed along easterly side of Alamitos Creek through orchard from Golf Creek to Fleetwood Drive. Alamitos Creek to remain natural. Estimated cost is $20,000.

Advantages

(a) Alamitos Creek through this reach remains undisturbed.

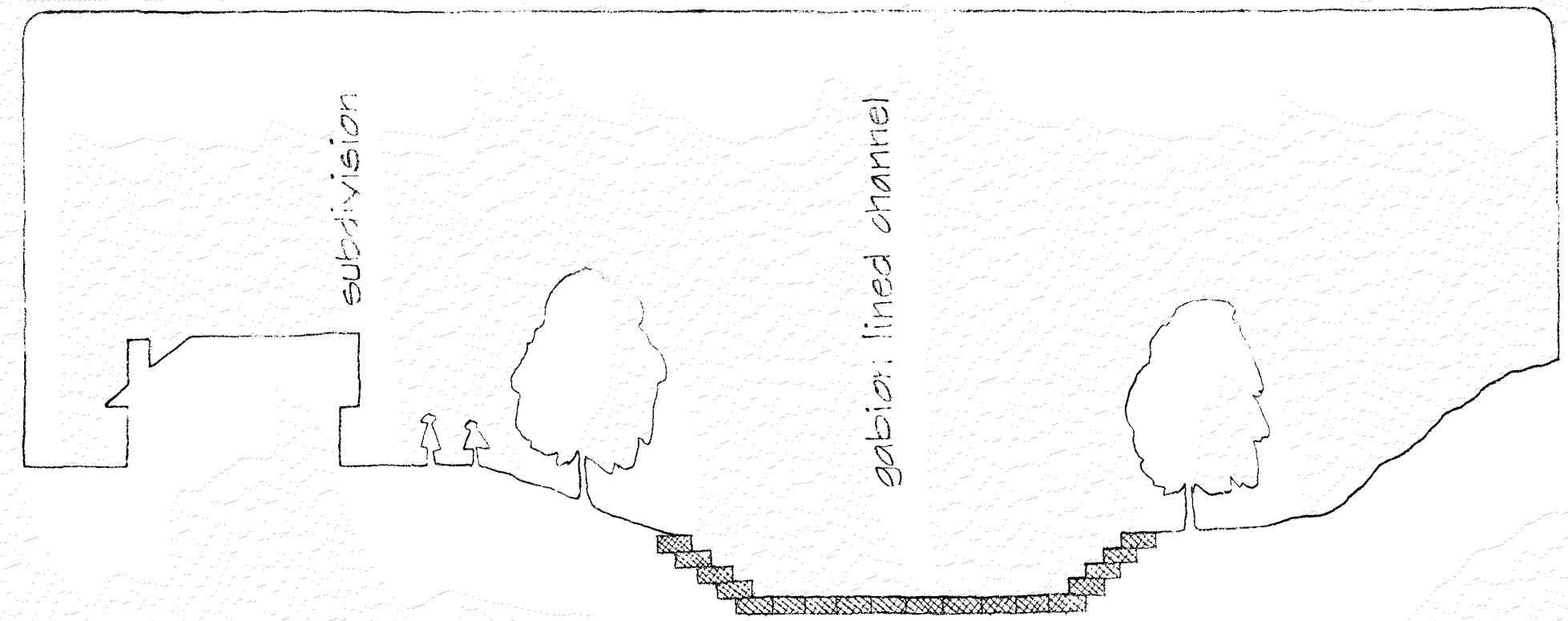
(b) Low flows will continue in the natural creek section with only high flows in the diversion channel.

(c) No above ground construction.

Disadvantages

(a) Many orchard trees will be removed.

(b) Large channel diversion will be unsightly for a short period after construction



GABION LINED CHANNEL SECTION

looking downstream near redmond avenue

ALAMITOS CREEK

ALAMITOS CREEK

Gabion lined channel in constricted area of creek near Redmond Avenue. Estimated cost is $865,000.

Advantages

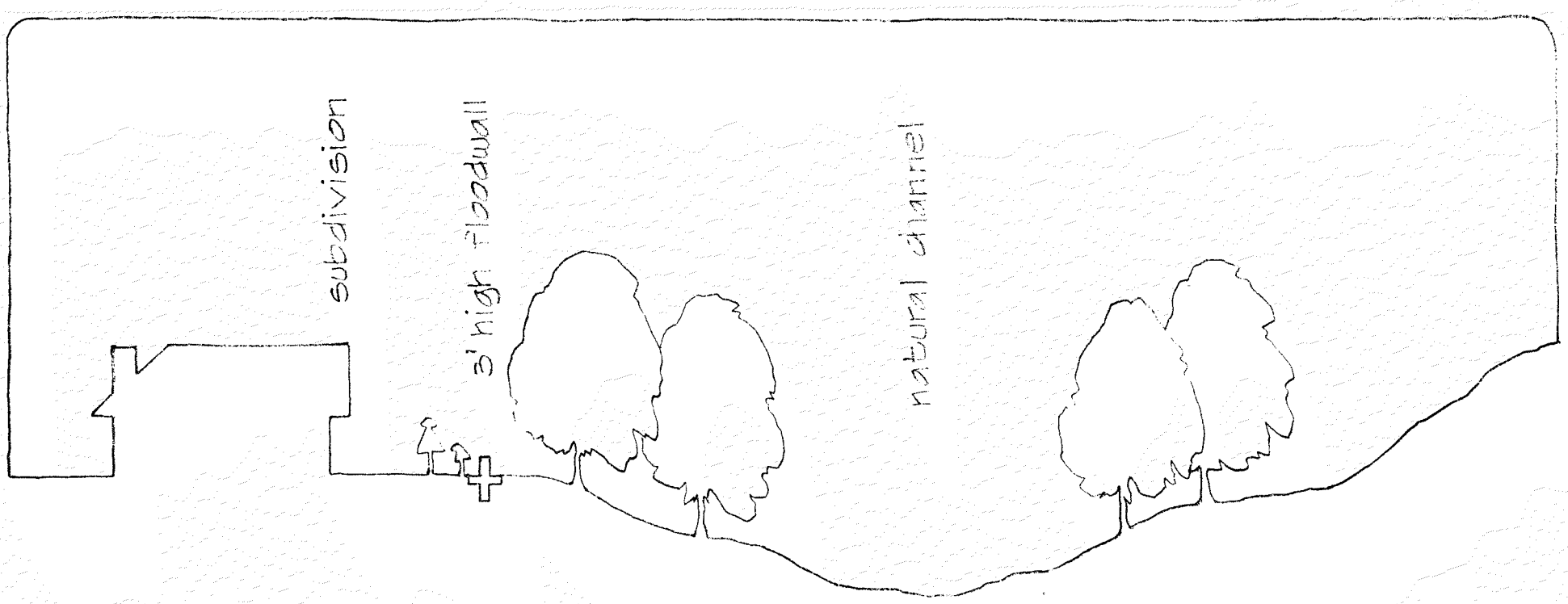
(a) Increase capacity of channel to carry 1 percent flood.

(b) No above ground construction.

Disadvantages

(a) Will require excavation of channel and removal of about 6 creek bottom trees.

(b) Will artificially channelize the natural creek section.



FLOODWALL ALONG PROPERTY LINES

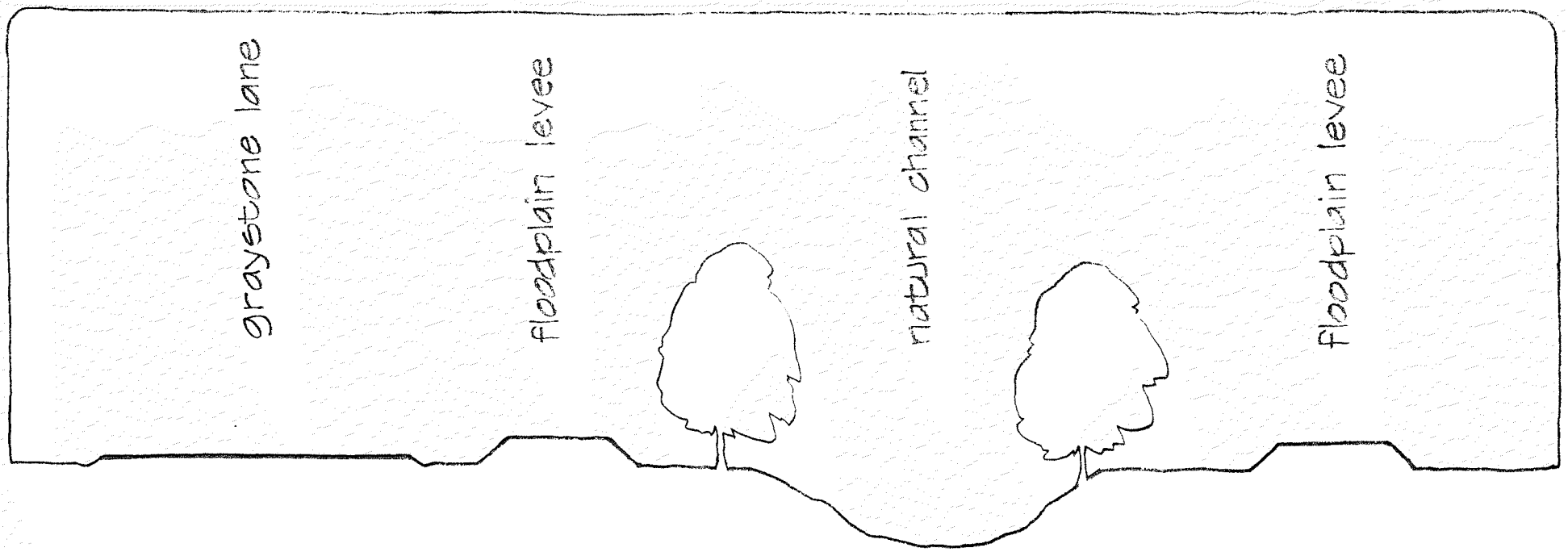
looking downstream near redmond avenue

ALAMITOS CREEK

ALAMITOS CREEK

Flood wall along constricted area of the creek near Redmond Avenue. Estimated cost is $621,000.

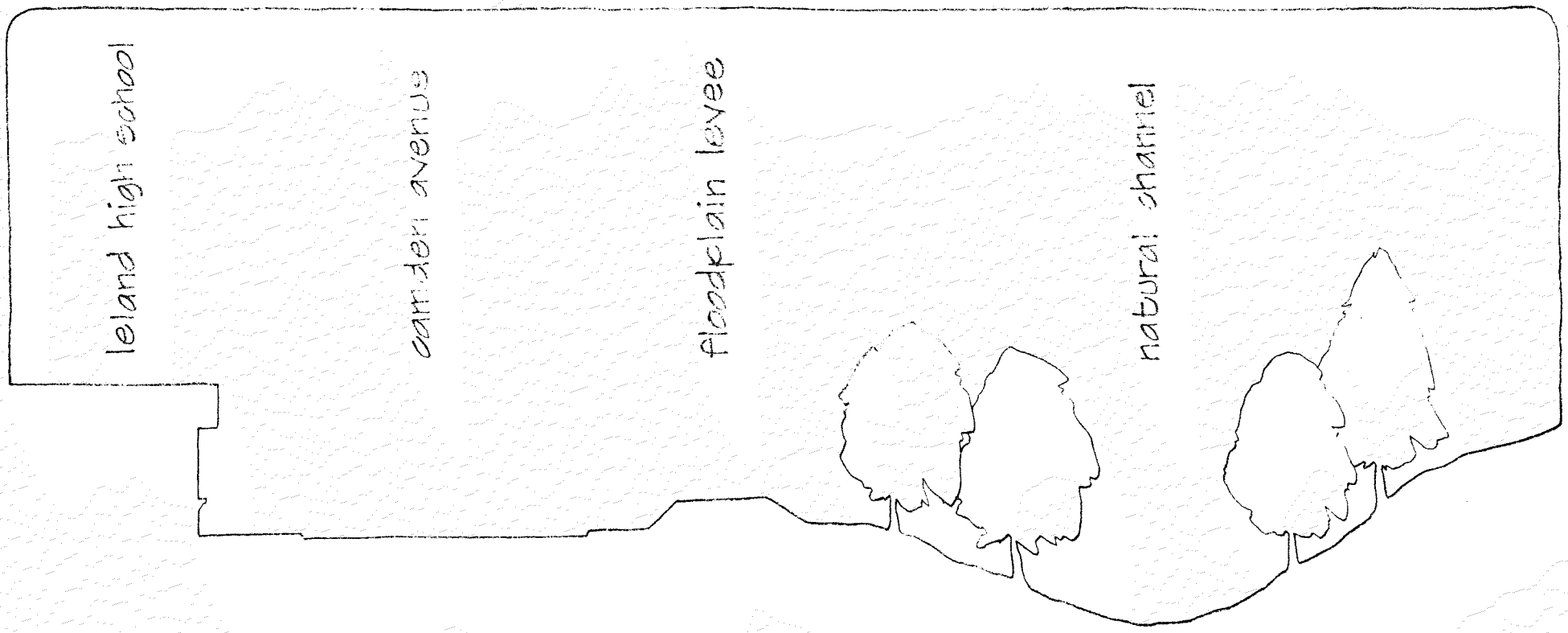
Advantages	Disadvantages
(a) Increase capacity of channel to carry 1 percent flood.	(a) 3-foot high wall will obstruct view of the creek.
(b) Will allow creek channel to remain in its natural state.	(b) May remove about two trees.



MODIFIED FLOODPLAIN LEVEES

looking downstream adjacent to graystone lane

ALAMITOS CREEK



MODIFIED FLOODPLAIN LEVEE

looking downstream at leland high school

ALAMITOS CREEK

ALAMITOS CREEK

Earth levee along both sides of creek from Greystone Creek to Greystone Lane and along Camden Avenue. Estimated cost is $250,000.

Advantages

(a) Will coincide with existing levees along Camden Avenue.

(b) Considerably less expensive than other structural measures.

(c) Allows creek to remain in natural condition.

(d) Provides trail system along the creek.

Disadvantages

(a) Requires wide right of way area.

(b) Requires the removal of about 10 trees.

(c) Obstructs view of the creek with 3 to 5-foot high levee.

ALAMITOS CREEK

Flood Insurance by Property Owners Under Federal Program

Only available if City application to Federal Government for subsidized insurance is approved.

Advantages

(a) The creek would remain in a natural state.

(b) Subsidized insurance will pay for damages up to $35,000 on each home and up to $10,000 on its contents. For commercial properties, the coverage will be $100,000 for structure and $100,000 on contents. Additional coverage is available at acturian rates.

(c) Removal of trees not necessary.

Disadvantages

(a) 300 properties worth about $12,000,000 will be subject to flooding. The property owners will pay an annual flood insurance premium of about $120. This results in a total annual premium of about $36,000. This is equivalent to an investment of $600,000 at a 6 percent interest rate.

(b) The average depth of flooding would be 1 to 3 feet.

(c) The intersection of Redmond Road and Almaden Expressway will be flooded cutting off a vital link to the Almaden Valley.

APPENDIX

SUMMARY OF NATIONAL FLOOD INSURANCE PROGRAM

Private Insurance Participation

The sale and servicing of flood insurance policies will be through private insurance companies pursuant to a contractual agreement between the Federal Government and the National Flood Insurers Association. This Association is the agency sponsoring the flood insurance pool and, under the provisions of the National Flood Insurance Program, provides standard policies for flood insurance and adjusts claims for losses. As a part of this program the Federal Government subsidizes the first level of insurance coverage and sells re-insurance coverage to the industry pool to protect them from catastrophic losses.

Insurance Coverage Limits

Subsidized rates are available for the first level of coverage for all existing structures and all structures on which construction started before 31 December 1974 or the date when a detailed rate study is completed, whichever is later. For all construction started after these dates the actuarial rate will be charged. For the existing structures, available limits for both the first level subsidized coverage and unsubsidized flood insurance are as follows:

Type of Structure or Contents	Insurance Rates For the Coverage Up to	Cents Per $100 Coverage	Insurance Rates For the Additional Coverage up to	Cents Per $100 Coverage
Single Family Residential Up to four-plexes	$ 35,000	25	$ 35,000	50
Other Residential	$100,000	25	$100,000	Acturian Rates based upon the Zone location of the structure or contents
Non-Residential	$100,000	40	$100,000	
Contents, Residential	$ 10,000	35	$ 10,000	
Contents Non- Residential	$100,000	75	$100,000	

For Alaska, Hawaii and territories the Act provides for higher limits of structural coverage.

The Act also broadens the scope of coverage to include loss from erosion caused by abnormal water levels and from flood related mud flows.

Extension and Acceleration of the Program

The Act requires the Secretary of Housing and Urban Development to publish information on known flood-prone communities and to notify these communities by 1 July 1974 of their tentative identification. The community has six months from the date of notification to protest this identification or furhish proof that it is no longer flood-prone and one year to submit an application to participate in the Program. For this purpose the emergency program was extended to 31 December 1975 thus insuring individuals and communities that flood

insurance will be available prior to the completion of detailed rate studies.

Incentives for Community Participation

Effective 1 July 1975 or one year after a community has been notified that it contains flood-hazard areas, whichever is later, federally related financing for the construction of utilities and other community facilities that would be located in identified flood-hazard areas, will not be available unless the community has joined and qualified for the Program by agreeing to enact effective land use controls. If a community joins the National Flood Insurance Program but fails to enforce land use controls, federal grants and loans may be witheld until the community demonstrates that these controls will be enforced. Also, a community that elects not to join the Program after notification may, at a later date, join the Program under the provisions of the regular program and reinstate its eligibility for certain federal financing. Federal grants and loans for community projects outside the identified flood-hazard area are still available to the community that elects not to join the Program.

Disaster relief for the protection of life and health may be made available to all communities for the repair of utilities and other community facilities to meet emergency needs. Federal grants and loans for the complete restorations of facilities

located in the flood-hazard area may not be made available to communities that elected not to join the Program.

Incentives for Individual Participation

In additional to local community incentives to join the National Flood Insurance Program, property owners in designated flood-hazard areas will be required to purchase flood insurance as a precondition of eligibility for a federally backed mortgage or other form of federal capital financing assistance.

The provision in the 1968 Act denying disaster relief to those who could have purchased flood insurance but did not is eliminated. Disaster relief may be made available to all property owners to protect life and health in the community but, flood insurance, if available, must be purchased as a condition for further federal assistance for properties located in identified flood-hazard areas.

Appeals

The Act established explicit procedures for communities and individuals to appeal the designated floodable areas and elevations of inundation and sets the scope for judicial review for such determinations.

District Responsibility

The Santa Clara Valley Water District is the responsible agency in Santa Clara County for providing protection against

flooding. In this capacity the District is not directly involved in the National Flood Insurance Program, but works with the local cities and the County in the development of flood protection facilities and acts as a consultant on matters relating to the Program.

Since the construction of flood protection facilities alters the impact of the National Flood Insurance Program by reducing the number of property owners who must purchase flood insurance as a precondition for obtaining a federally backed loan, contined coordination with the local communities is anticipated. To further this coordination the District is providing a central local source of information relative to the National Flood Insurance Program, and will disseminate updated information as it is received.

For official information relative to the National Flood Insurance Program the following sources may be contacted:

Official flood hazard maps - Fireman's Fund, 580 California Street, San Francisco, California, Telephone (415) 421-1676;

Federal Insurance Administration, Washington D. C., Mr. Richard Krimm, Flood Insurance Administrator, Telephone (800) 424-8872.